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# CORPORATE PLAN
# 1995 - 1997

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# MISSION STATEMENT

To serve injured workers and employers in an effective and efficient manner by promoting accident prevention in the workplace and by providing quality rehabilitation services and fair compensation to injured workers throughout the Northwest Territories.

# PRINCIPLES

The Workers' Compensation Board of the Northwest Territories must:

1. be representative and sensitive to the needs of clients within the Northwest Territories;
2. maintain a compensation system which is fair and equitable;
3. be effective, efficient and committed to providing excellent services;
4. be committed to maintaining benefits in a cost effective manner; and
5. be committed to accident prevention and safety education.

# CHAIRPERSON'S MESSAGE

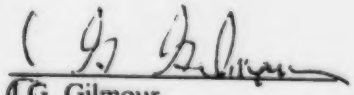
THIS past year was, I believe, a very productive one for the NWT Workers' Compensation Board in addressing many of the goals and strategy objectives in our Corporate Plan 1994-1996, in order to improve the level of service to all our stakeholders in every region of the NWT.

One of the major accomplishments of the Board was to erase the unfunded liability and operating deficit of this organization. I am happy to report that the WCB is fully funded and, in 1993, had a surplus. The NWT Workers' Compensation Board is only one of three across Canada that has sufficient assets to cover its future liabilities.

Another important facet of the WCB's operations has been a concerted effort to improve the level of service to our clients. By employing such methods as meetings with labour and business groups, surveys, media presentations, information packages and quarterly newsletters, the WCB is attempting to improve the ongoing working relationship between our Board of Directors and staff, and our stakeholders scattered throughout the North. This exercise is not static It takes the effort of all parties to ensure that we are pursuing our goals and strategies in a way that our clients can understand. If there are WCB programs and services that are misunderstood, it is our responsibility to clarify for our clients how the Board operates and why we make the decisions we do.

The last area which I want to highlight is the fact that the Board has hired a Program Evaluation Coordinator. This employee's task will be to audit and review current WCB programs and practices to ensure that such undertakings are being co-ordinated in the most cost-effective manner, and that the Board is meeting the needs of our diverse clientele.

Our Board and staff look forward to implementing the goals and strategies we have identified in this document, with the aim of accomplishing the mission statement of our organization over the next several years.



G. Gilmour

# 1993/94 ACCOMPLISHMENTS

Several initiatives were undertaken in 1993-94 as part of last year's Corporate Plan:

- The AMA Guide, which had been used by the Board to evaluate permanent disabilities since 1989, was replaced by a new NWT Impairment Rating Schedule in July 1993. The new schedule increased rating accuracy, particularly for back injuries, resulted in greater equity of awards and achieved significant cost savings. An evaluation of the new schedule will be conducted to improve accuracy and consistency of ratings.

- The industrial classification system was reviewed and several changes have been introduced, including: multi-industry classification, amalgamation of several subclasses to increase their viability, and revisions to the way the taxi industry and fishermen pay assessments.

- Following a review of merit rebate/surcharge programs across Canada, the Safety Incentive and Rate Reduction (SIRR) Program was approved for implementation in 1996. The program will collect additional assessments from employers with poor safety records, and use this revenue to offset assessment rates and enhance safety education programs for all employers. The most important goal of this program is to reduce the number and severity of accidents.

- In the area of claims management, an Early Intervention Model was developed to manage claims more effectively and to promote the early, safe return of injured workers to employment. Service standards and appropriate fee schedules for health care providers are being developed to control quality and costs, and service providers are being invited to submit proposals.

- 1994 is witnessing the completion of the systems conversion project, which began in 1993. Personal computers and software packages have been purchased and installed, and staff are being trained on the new system. With the completion of this project, both Board and stakeholder information needs will be more readily fulfilled.

- The Board of Directors has approved a comprehensive communications strategy to ensure timely and accurate information exchanges between the Board and its stakeholders.

- To improve service to clients, service standards and communication guidelines were established for all divisions.

- The Board approved an Affirmative Action Plan and a recruitment strategy, emphasizing priority candidates. Staff orientation and training plans have been refocussed accordingly.

- In 1994, the WCB completed an extensive review of issues raised during the public consultation process. A Legislative Proposal to address identified deficiencies in the *Act* was submitted by the Minister Responsible for the Workers' Compensation Board in July. A review of existing policies also confirmed the need for a comprehensive policy review.

- Work to streamline the Appeals Tribunal's process is ongoing. Formal Rules of Practice should be finalized by the end of 1994. In 1993, the Appeals Tribunal had a backlog of 28 cases; 32 new appeals were filed that year for a total of 60. It is expected that all backlog cases will have been heard and decisions rendered by October 31, 1994.

- The WCB worked with the Department of Renewable Resources to amend the Act to establish an appropriate benefit level for hunters, trappers and fishermen. A Memorandum of Understanding was developed to outline how the program will be administered, and an information package was prepared.

# LEGISLATIVE UPDATE

In March 1994, third and final reading was given to Bill 6, which amended the *Workers' Compensation Act* to establish annual remuneration for hunters, trappers and fishermen at $24,000 and to authorize the Board to share information with the Government of the Northwest Territories. The Bill became law on March 17, 1994.

# ENVIRONMENTAL SCAN

## *The Canadian Economic Environment*

When analyzing a country's economic situation, commentators usually point to good and bad fundamental indicators, which provide the backbone of any forecast. The current Canadian economic environment is unusual. The fundamentals are extremely good, but Canada has become more risky in the perception of the capital markets. This means that, no matter how rosy the economic indicators, interest rate and currency volatility brought about by huge debt, possible Quebec separation and U.S. monetary policy may severely limit Canada's growth potential.

Consider the fundamentals on the demand side of the economy. The first nation to emerge from the early 1990's recession was the U.S.A.. As 80% of Canada's exports go to its southern neighbour, and exports make up 25 % of Gross Domestic Product (G.D.P.)1, Canadian income has been boosted by escalating exports. In fact, export growth of 15.6% over 1993 (20% for U.S. exports over the same period) has led Canada out of the recession, with nominal G.D.P. expanding at 3.4% for 1993.2

This expansion has begun to create jobs. In spite of flat real incomes, increased taxation and large household debt, job creation has brought about the tentative reappearance of consumer confidence. For the year June 1993-1994, retail sales increased 3.3%. Since consumers account for about 70% of demand, this increase is significant.

Investment is an important component of current demand as well as an indicator of future demand. While investment actually declined slightly in 1993, expectations of Canadian private and public capital investment growth for 1994 are 6.2%.3 This figure has been revised upward from 4.2%, expected in March 1994.

Turning to the final component of demand, government expenditures, the 1994 federal budget outlined plans for operating budget reductions of $468 million, $1.1 billion and $1.6 billion during 1994, 1995 and 19964 , respectively. This represents approximately 0.1% of G.D.P. in 1994 and 0.2% in each of the years 1995 and 1996. Although provincial and territorial governments have made deeper cuts, there is no significant negative impact on demand.

The supply side of the Canadian economy also provides good news. Usually, once recovery is established, attention quickly turns to look for early signs of price pressure. Industry capacity utilization is one element considered in developing expectations about inflation. Going into the second half of 1994, Canadian capacity utilization was 79.4%, well below the 85% mark some economists see as the inflationary trigger. In addition, the increase in output required to achieve 85% capacity utilization will be greater than in previous cycles as the effects of restructuring, more efficient production methods and technology investment are seen in increasing output per unit of capital or productivity.

There was zero consumer price inflation for the year June 1993-1994 and 1.2% wage inflation for April 1993-1994, respectively. Although commodity prices have increased during 1994 and producer prices for the year to May were 4.6% higher, low capacity utilization figures and an unemployment level greater than 10% indicate little upward pressure on prices.

## *NWT Economic Environment*

The most prominent feature of the N.W.T. economy is its narrow base. Government accounts for over 40% of territorial G.D.P. and nearly 50% of direct employment, while mining, oil and gas account for nearly 20% and 15%, respectively. Economic dependence on these volatile producers exposes the economy of the N.W.T. to possibilities of boom / bust cycles. Another distinguishing feature is small, remote communities with relatively few job opportunities. Community unemployment, a traditional problem, continues to exceed the national average.

The N.W.T. nominal G.D.P. declined marginally from 1989 to 1992. A notable increase of 1.3% occurred during 1993 (the national increase was 3.4%), mainly due to a huge increase in diamond exploration.

Employment has largely remained flat during the period 1989-1993, compared with a 7% national decline over the same period. With the possibility of North America's first diamond mine opening in the N.W.T., employment growth may well occur in each of the next three years. Real personal spending on consumer goods and services has expanded consistently. The five percent growth in seasonally adjusted retail sales in the first quarter of 1994 was greater than the national average of 3%. However, any reduction in real wages poses a threat to consumer confidence.

Intentions of total capital investment have declined $57.7 million (13.7%) to $363.2 million6 for 1994, compared to $420.9 million in 1993. Almost all of this loss is in construction. 1994 capital investment intentions for construction are $52.6 million (17.2%) less than in 1993. This reduction is apparent in both the public and private sectors of the economy. Capital expenditures have declined $85.9 million (19.1%) from their 1991 level.

For approximately three decades, the major source of construction dollars has been government capital expenditures for roads, airports, hospitals, schools and housing. Future construction activity appears to be limited and essentially linked to the need for infrastructure to develop Lac de Gras mining activity, and Nunavut. Land claim settlements are expected to impact the form of public government, as well as future investment and development in the NWT. It is anticipated that land claim settlements will provide a more positive investment climate as large pools of money are transferred to aboriginal groups. For example, land claim agreements are expected to stimulate oil and gas exploration and development in the Western Arctic. The Nunavut agreement is expected to stimulate the construction industry in the Eastern Arctic.

Both the economy generally and employment levels specifically have a direct impact on WCB revenues (from assessable payrolls and investments) and costs (greater employment levels means more workers are potentially at risk of workplace accidents).

## *The Canadian WCB Environment*

The financial realities of the 90's continue to impact WCB activities across Canada. Many WCB's in Canada are currently under attack because of their financial positions. Some of the provincial Boards are not even 50% fully funded. Workers' compensation liabilities across Canada increased to $15.8 billion in 1992. In their efforts to reduce deficits and balance budgets, Boards are reviewing their organizational structures, staffing levels, benefit entitlements and administration, and assessment and investment policies and strategies.

Part of this review process has extended to Workers' Compensation Acts and Regulations. In the past year, nine jurisdictions have amended their legislation. In B.C., industry coverage was made compulsory for all industries, unless excluded. In the Yukon, directors of companies are now defined as workers under the *Act*. Manitoba is considering extending compulsory coverage to all new industries. These changes not only extend protection, they increase assessment income.

Contrasting approaches have been demonstrated in recent Quebec and Ontario legislative amendments regarding employer access to worker medical information. Ontario has moved to restrict employer access to worker medical information required to plan the injured worker's return to work, while Quebec has expanded employer access to information regarding the injury and has granted employers the authority to demand that a worker undergo a medical examination. PEI has proposed an amendment to its *Act* establishing a right of access to files for both employers and workers.

Concern about abuse of the compensation system has led to increased focus on fraud, both internal and external, for several Boards. New Brunswick is planning to introduce a fraud program; Nova Scotia is developing a fraud and misrepresentation strategy. The Ontario WCB has established a fraud investigation strategy and a fraud investigation unit, as has Alberta.

In order to increase efficiency and improve service, Manitoba, Newfoundland and New Brunswick are considering, or have introduced, computer imaging and scanning.

A comprehensive Interjurisdictional Agreement has been negotiated to provide workers who work in several jurisdictions easier access to timely and equitable claims administration and to assist employers with operations in several jurisdictions to avoid paying multiple assessments for the same activities.

In August 1994, 10 out of 12 Boards ratified a Trucking Industry Appendix to the interjurisdictional Agreement. This appendix allows trucking companies to elect to pay assessments only in the jurisdiction of residence. Saskatchewan has declined to participate in this agreement as it is concerned about loss of assessment revenue. Nova Scotia has also expressed concern about the impact of the Appendix on its operations.

## *NWT WCB Environment*

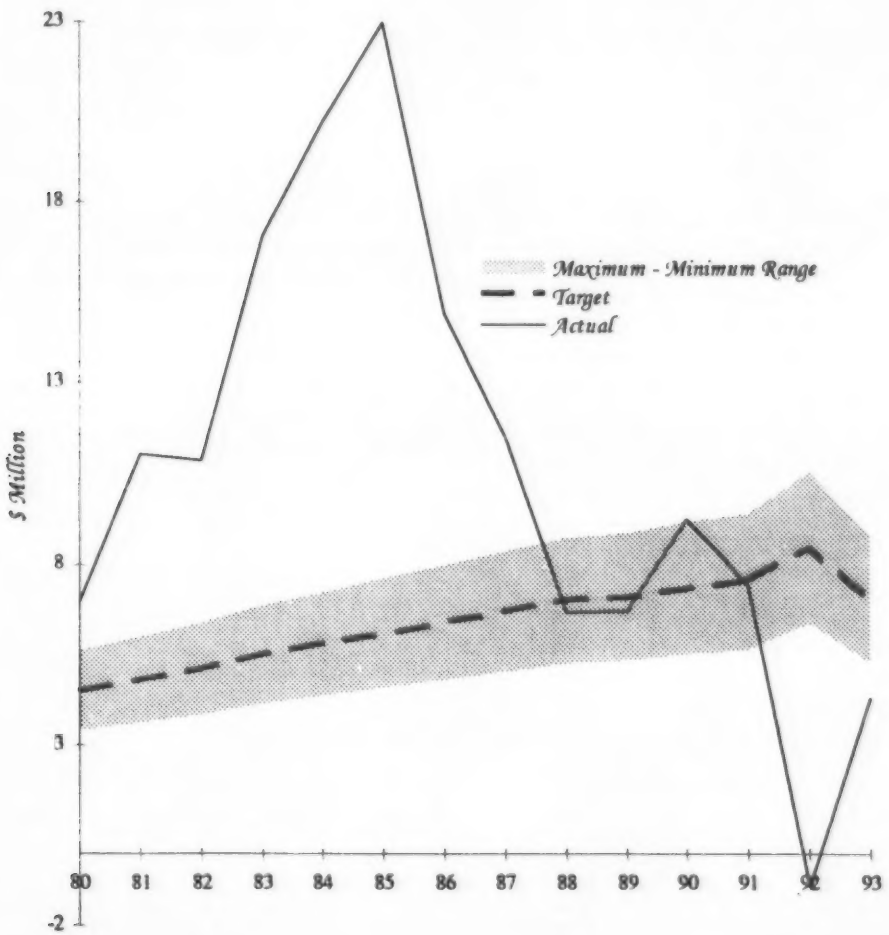
In 1993, the Board developed a Funding Strategy, as part of its Corporate Plan, to regain fiscal stability.

Unlike most other WCB's across Canada, the NWT WCB did not increase its assessment rates in 1994. More cost-effective program management, together with a long term funding strategy, eliminated the 1992 deficit and brought about a fully funded situation for 1994. Indeed, $3,325,000 and $947,960 were transferred to the newly created catastrophe and operating reserves, respectively (replacing the contingency reserve). The catastrophe reserve is a provision for sudden, heavy claims costs, while the role of the operating reserve is to smooth fluctuations in assessment rates due to changes in claims costs. The target ranges of the catastrophe and operating reserves together are equivalent to the contingency reserve.

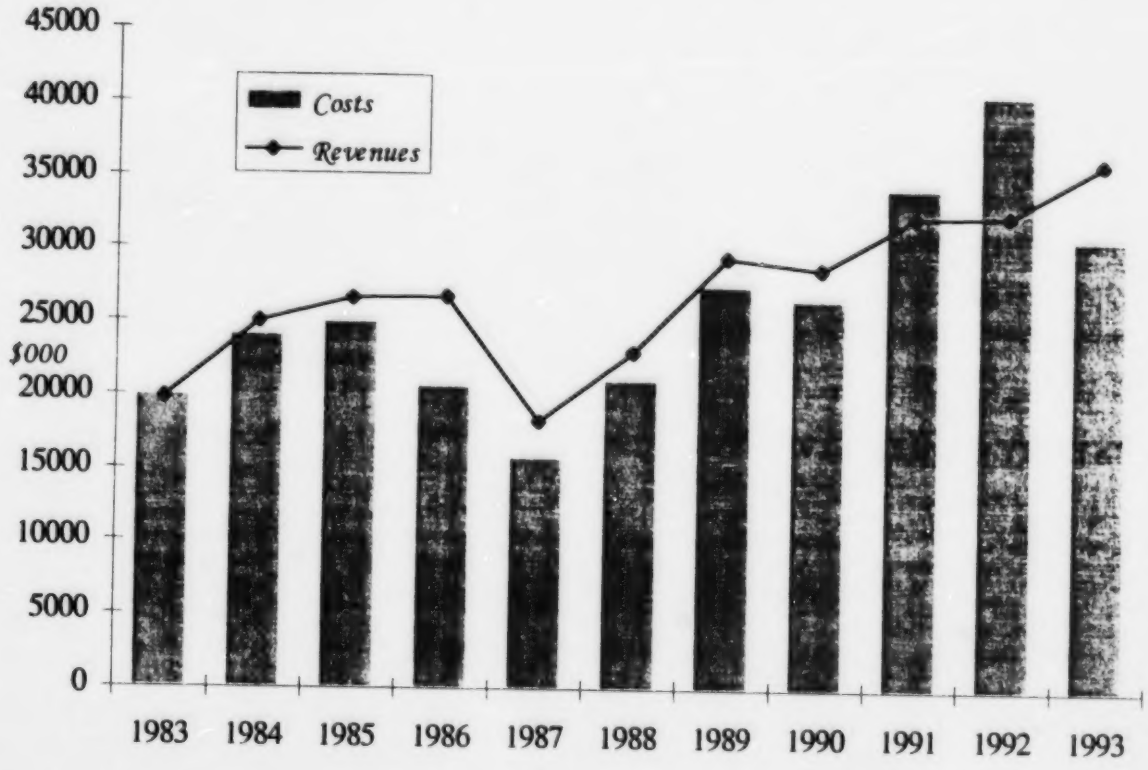
In conclusion, there are some unique considerations facing the WCB of the Northwest Territories. These include climate, structure of the economy, small communities and remote worksites. These issues combine to make the process of long-range planning a particular challenge for the WCB of the Northwest Territories.

The following graphs illustrate the history of reserves for 1980-1993, costs and revenues for the period 1983-1993 and NWT claim rates during the period 1989-1993:

## HISTORY OF RESERVES 1980 - 1993



## COSTS AND REVENUES 1983 - 1993




## NWT CLAIM RATE AND TIME LOSS CLAIM RATE 1989-1993

| | *1993* | *1992* | *1991* | *1990* | *1989* |
|---|---|---|---|---|---|
| N.W.T. employees* | 18,946 | 18,563 | 18,779 | 19,603 | 19,798 |
| Claims | 3,307 | 3,385 | 3,152 | 3,071 | 3,673 |
| **Claims per 100 employees** | **17.5** | **18.2** | **16.8** | **15.7** | **18.6** |
| Time loss claims | 1,040 | 1,142 | 748 | 859 | 1,146 |
| **Time loss claims per 100 employees** | **5.5** | **6.2** | **4.0** | **4.4** | **5.8** |

* NWT employees includes all NWT workers minus Federal Government employees (who are not covered by the WCB). Workforce figures are monthly average estimates. 1993 is a monthly average estimate for the first six months only.

# GOALS AND STRATEGIES

## 1. Safety Education/Safety Incentive and Rate Reduction Program

*Issue:* A safe workplace reduces pain and suffering for employees and their families. It also reduces claim costs.

*Goal:* Reduced accidents in the work place.

*Strategy:* Encourage the active support and participation of employers and employees in safety education programs through communication and implementation of the Safety Incentive and Rate Reduction (SIRR) Program.

*Initiatives:*

1. Develop procedures to support the SIRR Program.
2. Implement the SIRR Program.
3. Communicate the SIRR Program to employers.
4. Co-ordinate the SIRR Program with Safety & Public Services.
5. Target high risk employers and Government contractors under the SIRR Program.
6. Evaluate the SIRR Program during the shadow year (1995).
7. Conduct an annual review of special assessment employers and the impact of safety and claims management programs.
8. Develop a Safety Awareness Program for artists and carvers with Economic Development & Tourism.
9. Develop a Claims Management model for employers.

## 2. Claims Management

***Issue:*** An Early Intervention Model has been developed to improve the effectiveness and efficiency of WCB services to injured workers. The manner in which the program is implemented will affect its success.

***Goal:*** An effective and efficient medical aid and rehabilitation system.

***Strategy:*** Develop and implement a medical and rehabilitation strategy that will promote an early, appropriate and healthy return to work; active case management; and cost effective health care services.

***Initiatives:***

1. Develop policies and procedures for staff related to the Early Intervention Model.
2. Provide education/training for doctors, staff, employers and workers, encompassing the Early Intervention Model and existing Vocational Rehabilitation options.
3. Host a forum and/or workshops on the Early Intervention Model.
4. Develop a Medical Aid cost containment strategy.
5. Implement monitoring mechanism for standards that are established for service providers.
6. Conduct an annual audit of the Early Intervention Model.

## 3. Classification/Assessments

***Issue:*** The industrial classification system used by the Workers' Compensation Board of the Northwest Territories is broken down into eight sectors or classes. Recent changes to the classification system include the amalgamation of several subclasses, the introduction of multiple industry classification, and changes to the way the taxi industry and commercial fishermen are assessed. These changes will take effect January 1, 1995.

***Goal:*** A simplified and improved classification system.

***Strategy:*** Introduce classification system changes and monitor their impact, while continuing research into system options.

***Initiatives:***

1. Implement changes to the classification system.
2. Conduct an evaluation of the changes made to the classification system in 1994.
3. Identify alternatives to the present classification system.
4. Develop a proposal to pilot a quarterly actual reporting system in the construction industry.

## 4. Management Information System

***Issue:*** Accurate and timely information is essential for good decision-making. During 1991 and 1992, it became increasingly difficult to provide accurate information to WCB decision makers and stakeholders. In 1993, a decision was made to implement a systems conversion project over a two year period. This project is now nearing completion.

***Goal:*** A comprehensive and reliable information system.

***Strategy:*** Develop and implement a comprehensive, reliable electronic information system. As most of the major changes to the existing computer system have been made, WCB will now begin to examine options for further refinement.

***Initiatives:***

1. Develop and implement a security policy, encompassing:

    a) disaster recovery
    b) computer virus protection
    c) computer piracy & theft.

2. Analyze the feasibility of establishing an electronic link with other WCBs.

3. Develop a long term strategy for information processing.

4. Develop and install an appeals tracking system.

## 5. Communications

***Issue:*** An extensive Communications Strategy was recently approved by the Board. The Strategy addresses concerns that the WCB must ensure effective communication with stakeholders and also acquaint itself with the issues and people of the regions.

***Goal:*** Effective and efficient communications with clients and the general public.

***Strategy:*** Implement the recently approved Communications Strategy.

***Initiatives:***

1. Prepare a one-page summary of the claims process for distribution to new claimants.
2. Update and distribute the "About the WCB/Information for Claimants" pamphlet.
3. Conduct bi-monthly telephone polls of claimants and employers.
4. Invite labour and employer organizations to meet with Client Services and one or more Board members on a rotating basis.
5. Explain and give examples of cost-control and fraud prevention in "Directions."
6. Attend major trade shows in the NWT.
7. Develop and implement information sessions for the media and MLA's.
8. Develop a bimonthly "update" for the media.
9. Develop and implement a budget for general advertising.
10. Place and update general Public Service Announcements on television, where such can be done at no cost (CBC North, Mackenzie Media).
11. Produce a general awareness 30 second video, if it can be aired at no cost.

12. Publish "Directions" on a quarterly basis.

13. Establish a "master calendar" of events.

14. Develop a WCB Style Book and Plain-Language guide.

15. In co-operation with the Departments of Education, Culture and Employment and Economic Development and Tourism, develop and distribute an information package for carvers and artists to explain the benefits of Workers' Compensation and the availability of individual coverage.

## 6. Customer/Client Service

***Issue:*** Over the last decade, many businesses have learned the danger of being insensitive to the needs and demands of their customers. Customers of public sector agencies are similarly no longer content to accept poor service. As a public administrative body, the WCB is responsible for meeting its mandate while pursuing strategies which contribute to economic stability, equity in policy application and program effectiveness.

***Goal:*** A more effective, efficient and sensitive customer/client service process.

***Strategy:*** Develop a customer service strategy to increase customer awareness, invite comments on the present methods of service delivery/and introduce improvements.

***Initiatives:***

1. Communicate the rights and obligations of clients.
2. Revisit divisional client service objectives.
3. Distribute a customer survey to determine whether the Board is meeting the needs of its clients.

## 7. Human Resources

***Issue:*** In order to provide quality services to our clients, WCB staff must be appropriately trained. Recruitment and staff retention plans must identify and acquire the staff attributes necessary for successful delivery of WCB programs and services

***Goal:*** Effective and competently trained staff.

***Strategy:*** Expand the existing human resource plan to include training needs assessment and an employee assistance plan.

***Initiatives:***

1. Introduce a succession planning process, including identification of WCB career paths.
2. Develop a cross-training (information sharing) strategy.
3. Assess the need for a generic training model for customer service.
4. Assess the need for technical training modules for delivery areas.
5. Develop and implement an Employee Assistance Plan.

## 8. Legislation and Policy Review

***Issue:*** In 1994, the WCB completed an extensive review of issues raised during the public consultation process. A Legislative Proposal to address identified deficiencies in the *Act* was submitted to the Minister Responsible for the Workers' Compensation Board in July. A review of existing policies also confirmed the need for a comprehensive policy review.

***Goal:*** Policies which are consistent and up to date.

***Strategy:*** Develop a work plan for a comprehensive policy review project, which would include communication with stakeholders and staff training.

***Initiatives:***

1. Develop options, timelines and cost estimates for a comprehensive policy review.
2. Develop new or amend existing policies and procedures to complement a new *Act* (if passed).
3. Communicate legislative and policy changes to stakeholders.
4. Provide necessary staff training to administer new legislation (if passed).
5. In cooperation with Renewable Resources, audit the Traditional Harvesters Program.

## 9. Accident Fund

***Issue:*** For many years, the WCB of the Northwest Territories had sufficient assets to fund future costs of all existing claims. This situation is referred to as being "fully funded." In 1992, due to unanticipated cost increases, the Board moved into a deficit position. More cost effective program management, development of a long term funding strategy and an increase in revenue eliminated the 1992 deficit and brought about a fully funded situation in 1993.

***Goal:*** Maintain a fully funded accident fund.

***Strategy:*** Develop a strategy which will ensure the Board is able to maintain its fully funded status.

***Assumptions:***

1. Compensation and medical aid costs in the future will follow the trend set in recent years of costs per claim increasing moderately.
2. Rehabilitation services costs have decreased from 1992 levels and will plateau in 1994 and 1995 at 1991 levels.
3. Earnings on the investment portfolio will average 3% (after inflation) over the long term.
4. Overall, assessment rates in 1995 will remain at 1994 levels.
5. Administrative costs have plateaued in 1994 and will increase only for inflation in future years.
6. All benefit programs will be evaluated with respect to ensuring the most cost effective method of delivery.

***Risks:*** A return of high inflation or significant shifts in the employment mix within the jurisdiction would alter both revenue and expenditure forecasts.

Any natural disaster which results in a significant variation from annual averages for accident frequency or severity could cause a deterioration in the financial position of the Accident Fund.

Poor investment results could also cause a short term deterioration in the financial position of the Accident Fund.

***Initiatives:***

1. Develop a balanced budget for 1995 and monitor performance throughout the year.

2. Research YMIR alternatives and provide staff support for consultation with stakeholders.

3. Implement a fraud strategy.

4. Revise the Investment Policy to reflect Board decisions from the Investment workshop.

5. Develop an Asset Mix model for the investment portfolio.

## 10. Eastern Arctic/Nunavut

***Issue:*** In 1999, the Northwest Territories will become two separate and distinct jurisdictions. Although the impact is not yet clear, there will be changes to the present administration of workers' compensation in the North.

***Goal:*** Effective and efficient transition in 1999.

***Strategy:*** Develop an Eastern Arctic/Nunavut strategy dealing with all aspects of workers' compensation in the Eastern Arctic/Nunavut.

***Initiatives:***

1. Develop a service strategy for the Eastern Arctic, encompassing:

    a) Safety education
    b) Registration, assessments, payroll inspections and collections
    c) Rehabilitation services
    d) Systems development/support
    e) Financial and administrative support.

2. Develop a Nunavut strategy, including:

    a) Policies and procedures
    b) Training needs
    c) Service delivery
    d) Organizational changes
    e) Resource costs
    f) Role of the Board
    g) Funding.

## 11. Major Non-Renewable Resource Projects

***Issue:*** It is anticipated that exploration activity in the N.W.T. will result in the large scale construction of several major mines, and the road and power infrastructure to support them. New opportunities are also presenting themselves in the oil and gas industry. Major increases in the size of the construction and production workforce and changes in the industrial mix could impact the Accident Fund.

***Goal:*** A smooth transition between phases of activity.

***Strategy:*** Pro-actively work with employers in the industry to ensure workplace accidents are minimized and appropriate coverage is provided during all phases.

***Initiatives:*** 1. Develop an options paper, covering both the construction and production phases, which addresses:

a) Volumes
   - Claimants
   - Employers

b) Safety Initiatives

c) Funding Issues.

The mission of the WCB is to serve injured workers and employers in an effective and efficient manner by promoting accident prevention in the workplace and by providing quality rehabilitation services and fair compensation to injured workers throughout the Northwest Territories.

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